

**HOUSE . . . . . No. 1066**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

***Sally P. Kerans***

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act providing health insurance coverage for scalp and facial hair prosthesis.

PETITION OF:

| NAME:                        | DISTRICT/ADDRESS:                    | DATE ADDED:       |
|------------------------------|--------------------------------------|-------------------|
| <i>Sally P. Kerans</i>       | <i>13th Essex</i>                    | <i>1/12/2023</i>  |
| <i>Joan B. Lovely</i>        | <i>Second Essex</i>                  | <i>1/12/2023</i>  |
| <i>Vanna Howard</i>          | <i>17th Middlesex</i>                | <i>2/1/2023</i>   |
| <i>Patrick M. O'Connor</i>   | <i>First Plymouth and Norfolk</i>    | <i>2/1/2023</i>   |
| <i>Steven Owens</i>          | <i>29th Middlesex</i>                | <i>2/7/2023</i>   |
| <i>Lindsay N. Sabadosa</i>   | <i>1st Hampshire</i>                 | <i>2/10/2023</i>  |
| <i>Tricia Farley-Bouvier</i> | <i>2nd Berkshire</i>                 | <i>2/14/2023</i>  |
| <i>Denise C. Garlick</i>     | <i>13th Norfolk</i>                  | <i>2/15/2023</i>  |
| <i>James B. Eldridge</i>     | <i>Middlesex and Worcester</i>       | <i>2/22/2023</i>  |
| <i>Brian W. Murray</i>       | <i>10th Worcester</i>                | <i>2/22/2023</i>  |
| <i>Christine P. Barber</i>   | <i>34th Middlesex</i>                | <i>2/28/2023</i>  |
| <i>Richard M. Haggerty</i>   | <i>30th Middlesex</i>                | <i>3/6/2023</i>   |
| <i>Walter F. Timilty</i>     | <i>Norfolk, Plymouth and Bristol</i> | <i>3/15/2023</i>  |
| <i>Kristin E. Kassner</i>    | <i>2nd Essex</i>                     | <i>3/15/2023</i>  |
| <i>Erika Uytterhoeven</i>    | <i>27th Middlesex</i>                | <i>4/25/2023</i>  |
| <i>Marcus S. Vaughn</i>      | <i>9th Norfolk</i>                   | <i>10/24/2023</i> |

**HOUSE . . . . . No. 1066**

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By Representative Kerans of Danvers, a petition (accompanied by bill, House, No. 1066) of Sally P. Kerans, Joan B. Lovely and others relative to providing health insurance coverage for scalp and facial hair prosthesis. Financial Services.

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**The Commonwealth of Massachusetts**

\_\_\_\_\_  
**In the One Hundred and Ninety-Third General Court  
(2023-2024)**  
\_\_\_\_\_

An Act providing health insurance coverage for scalp and facial hair prosthesis.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1           SECTION 1. Subsection (b) of section 17E of chapter 32A of the General Laws, as so  
2 appearing in the 2018 Official Edition, is hereby amended by inserting, in line 11, after the  
3 words “cancer or leukemia;” the following:-

4           or as a result of alopecia areata, alopecia totalis, non-classical 21-hydroxylase or  
5 permanent loss of facial or scalp hair due to injury; provided, however, that the alopecia is not  
6 part of the natural or premature aging process; and

7           SECTION 2. Chapter 175 of the General Laws, as so appearing, is hereby amended by  
8 inserting, after section 47KK, the following section:-

9           Section 47LL. (a) As used in this section, the following words shall have the following  
10 meanings:-

11           “Prosthesis”, an artificial appliance used to replace a lost natural structure; provided,  
12 however, that prosthesis shall include, but not be limited to, artificial arms, legs, breasts, scalp  
13 hair, facial pigmentation or glass eyes.

14           "Scalp hair prosthesis", an artificial substitute for scalp hair.

15           "Facial medical pigmentation", an artificial substitute for facial hair, including, but not  
16 limited to, eyebrows.

17           (b) An individual policy of accident and sickness insurance issued under section 108 that  
18 provides hospital expense and surgical expense insurance and any group blanket or general  
19 policy of accident and sickness insurance issued under section 110 that provides hospital expense  
20 and surgical expense insurance, which is issued or renewed within or without the  
21 commonwealth, shall provide benefits on a nondiscriminatory basis for any other prosthesis,  
22 coverage for expenses for facial medical pigmentation or scalp hair prostheses worn for hair loss  
23 suffered as a result of the treatment of any form of cancer or leukemia, or as a result of alopecia  
24 areata, alopecia totalis, non-classical 21-hydroxylase or permanent loss of facial or scalp hair due  
25 to injury; provided, however, that the alopecia is not part of the natural or premature aging  
26 process; and provided, however, that such coverage shall be subject to a written statement by the  
27 treating physician that the facial medical pigmentation or scalp hair prosthesis is medically  
28 necessary; and provided, further, that such coverage shall be subject to the same limitations and  
29 guidelines as other prostheses.

30           SECTION 3. Chapter 176A of the General Laws, as so appearing, is hereby amended by  
31 inserting after section 8MM the following section:-

32 Section 8NN. (a) As used in this section, the following words shall have the following  
33 meanings:-

34 "Prosthesis", an artificial appliance used to replace a lost natural structure; provided,  
35 however, that prosthesis shall include, but not be limited to, artificial arms, legs, breasts, scalp  
36 hair, facial pigmentation or glass eyes.

37 "Scalp hair prosthesis", an artificial substitute for scalp hair.

38 "Facial medical pigmentation", an artificial substitute for facial hair, including, but not  
39 limited to, eyebrows.

40 A contract between a subscriber and the corporation under an individual or group hospital  
41 service plan that is issued or renewed within or without the commonwealth shall provide benefits  
42 on a nondiscriminatory basis for expenses for facial medical pigmentation or scalp hair  
43 prosthesis worn for hair loss suffered as a result of the treatment of any form of cancer or  
44 leukemia, or as a result of alopecia areata, alopecia totalis, non-classical 21-hydroxylase or  
45 permanent loss of scalp hair due to injury; provided, however, that the alopecia is not part of the  
46 natural or premature aging process; and provided, however, that such coverage shall be subject to  
47 a written statement by the treating physician that the facial medical pigmentation or scalp hair  
48 prosthesis is medically necessary. Such coverage shall be subject to the same limitations and  
49 guidelines as other prosthesis. Such pigmentation and prosthesis coverage shall be provided at a  
50 minimum at the same amount and frequency as any state insurer provides for hair prostheses for  
51 hair loss due to chemotherapy.

52 SECTION 4. Chapter 176B of the General Laws, as so appearing, is hereby amended by  
53 inserting after section 4MM the following section:-

54 Section 4NN. (a) As used in this section, the following words shall have the following  
55 meanings:-

56 "Prosthesis", an artificial appliance used to replace a lost natural structure; provided,  
57 however, that prosthesis shall include, but not be limited to, artificial arms, legs, breasts, scalp  
58 hair, facial pigmentation or glass eyes.

59 "Scalp hair prosthesis", an artificial substitute for scalp hair.

60 "Facial medical pigmentation", an artificial substitute for facial hair, including, but not  
61 limited to, eyebrows.

62 A subscription certificate under an individual or group medical service agreement that is  
63 issued or renewed within or without the commonwealth shall provide benefits on a  
64 nondiscriminatory basis for expenses for facial medical pigmentation or scalp hair prosthesis  
65 worn for hair loss suffered as a result of the treatment of any form of cancer or leukemia, or as a  
66 result of alopecia areata, alopecia totalis, non-classical 21-hydroxylase, or permanent loss of  
67 facial or scalp hair due to injury; provided, however, that the alopecia is not part of the natural or  
68 premature aging process. Such coverage, however, shall be subject to a written statement by the  
69 treating physician that the medical pigmentation or hair prosthesis is medically necessary. Such  
70 coverage shall be subject to the same limitations and guidelines as other prosthesis. Such medical  
71 pigmentation or scalp hair prosthesis coverage shall be provided at a minimum at the same  
72 amount and frequency as any state insurer provides for hair prostheses for hair loss due to  
73 chemotherapy.

74 SECTION 5. Chapter 176G of the General Laws, as so appearing, is hereby amended by  
75 inserting after section 4EE the following section:-

76           Section 4FF. (a) As used in this section, the following words shall have the following  
77 meanings:-

78           “Prosthesis”, an artificial appliance used to replace a lost natural structure; provided,  
79 however, that prosthesis shall include, but not be limited to, artificial arms, legs, breasts, scalp  
80 hair, facial pigmentation or glass eyes.

81           “Scalp hair prosthesis”, an artificial substitute for scalp hair.

82           "Facial medical pigmentation", an artificial substitute for facial hair, including, but not  
83 limited to, eyebrows.

84           A health maintenance contract issued or renewed within or without the commonwealth  
85 shall provide benefits on a nondiscriminatory basis for facial hair loss suffered as a result of the  
86 treatment of any form of cancer or leukemia, or as a result of alopecia areata, alopecia totalis,  
87 non-classical 21-hydroxylase or permanent loss of facial or scalp hair due to injury; provided,  
88 however, that the alopecia is not part of the natural or premature aging process; and provided,  
89 however, that such coverage shall be subject to a written statement by the treating physician that  
90 the facial medical pigmentation or scalp hair prosthesis is medically necessary. Such coverage  
91 shall be subject to the same limitations and guidelines as other prostheses. Such prosthesis  
92 coverage shall be provided at a minimum at the same amount and frequency as any state insurer  
93 provides for hair prostheses for hair loss due to chemotherapy.